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**CERTIFICATE OF MAILING**

I hereby certify that this correspondence, and attachments, if any, is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Mail Stop Non-Fee Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on 6/19/03

  
Louella Alabardo

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Appl. No. : 08/922,462

First Named  
Applicant : James R. DeFrancesco

Filing Date : September 3, 1997

Title : AUTOMATED CREDIT APPLICATION SYSTEM

Examiner : Nga B. Nguyen

Art Unit : 3628

Docket No. : 104570-498-NP

**RECEIVED**

JUN 25 2003

**GROUP 3600****TRANSMITTAL LETTER**

Mail Stop Non-Fee Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

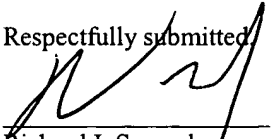
Dear Sir:

Enclosed for filing the above-identified application are the following items:

1. Amendment; and
2. Return Receipt Postcard.

The Commissioner is authorized to charge any required fees, including any extension and/or excess claim fees, any additional fees, or credit any overpayment, to Goodwin Procter LLP Deposit Account No. 06-0923.

Respectfully submitted,

  
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